

Appl. No. : 09/658,332
Filed : September 8, 2000

REMARKS

In response to the Office Action dated April 6, 2005, Applicant respectfully requests the Examiner to reconsider the above-captioned application in view of the foregoing amendments and the following remarks. Claim 6 and 10 have been amended. Therefore, Claims 6, and 8-10 are pending for examination.

Withdrawal of Claim 10

Claim 10 currently stands withdrawn from consideration as directed to a different invention than Claim 6. Some of the limitations of Claim 6 have been added to Claim 10. It is respectfully requested that in accordance with the Examiner's comments during the interview, Claim 10 be considered on the merits.

Rejections Under 35 U.S.C. § 112

The Examiner has rejected Claim 6 as indefinite. Claim 6 is directed to a system that allows multiple parties to access financial information in an error free and efficient environment. This is accomplished by the interaction of the user profiles, business logic, and transaction manager as defined in the claim. It is respectfully submitted that Claim 6 is definite as written.

Discussion of Rejections Under 35 U.S.C. § 103

Claims 6, 8, and 9 were rejected under 35 U.S.C. § 103 as being unpatentable over Maggioncalda (U.S. Patent No. 5,918,217) in view of Barry (U.S. Patent No. 6,615,258).

Claim 6 is directed to a multi-user, database oriented information management system which is coupled to an investment advisor computer network. The limitations of Claim 6 are supported by the Figures 8A-B and 9A-C and the accompanying discussion on pages 11-15 of the application as filed.

The Examiner recognizes in the Office Action that Maggioncalda fails to teach "a transaction manager configured to (1) receive transaction requests from said user profile and session manager, said transaction requests operative to produce changes to database content and user display, and also configured to (2) forward transaction that the user is authorized to perform

to transaction execution modules...” of Claim 6. However, the Examiner asserts that these items are found in Barry, and that a modification of Maggioncalda of these elements would allow “Maggioncalda’s system to have the ability to receive transaction requests from a user according to the user profile.” (Office Action pg 11.)

One set of problems the invention attempts to resolve are the inefficiencies generated in processing an equity trade. These inefficiencies arise because multiple parties need to have access to the same information and are responsible for performing different parts of the completed trade. A portfolio manager defines a trade, the broker/dealer executes the trade, a custodian bank transfers money to reconcile accounts involved in the trade. Note that several different parties need access to and the ability to manipulate overlapping information. The present invention provides a system that uses user profiles, a transaction manager, and business logic rules in a single system to allow all these users to process their respective responsibilities with efficiency and without error. This had never been accomplished before.

In contrast, Maggioncalda teaches a user interface for a financial advisory system accessed by a client to obtain advice on what type of financial decisions to make (see Figure 1 for example). Maggioncalda fails to teach a network with multiple users, e.g. portfolio managers and equity traders, each with a specific user profile. Maggioncalda also fails to teach the user profiles which correlate the user with specific data manipulation logic and a plurality of business logic rules as disclosed in Claim 6. Furthermore, the Maggioncalda does not teach a common set of client transaction information that is available for display and manipulation to the investment advisor firm as well as broker/dealer firms and custodian banks as taught in Claim 6. The Maggioncalda system only teaches giving advice to a client, and could not be modified to allow the client to perform any type of transaction in this system because Maggioncalda does not teach a link or the logic necessary to access to other entities required to perform the transaction.

The present invention uses databases, user profiles, and transaction and session managers to avoid a “portage” common in the prior art. Maggioncalda provides no teaching or suggestion of any of the techniques of Claim 6 which are implemented in the inventive system of the present application to make a multi-user, simultaneously available database system operate efficiently and without error.

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Barry does not cure these deficiencies. In Barry, different users are allowed access to different software application services. There is no suggestion in Barry that different users of a system could be allowed access to “a common set of client transaction information,” nor that the user profiles and business logic should or could be configured such that different users can each perform different parts of a single transaction using information available to them through their user profiles and business logic rules.

In view of the foregoing, Applicant respectfully submits that Claim 6 is patentable over the cited references. Accordingly, Applicant respectfully requests prompt allowance of Claim 6.

As Claims 8-9 are dependent on the above-discussed independent Claim 6, Applicant respectfully submits that these claims are also patentable over the cited references for at least the reasons indicated above, and for their additional features. Accordingly, Applicant respectfully requests prompt allowance of Claims 6 and 8-9.

Discussion in Response to Restriction by Original Presentation

Claim 10 has been amended to further define the plurality of users in the system are those required to complete an equity order transaction, and the data needed by each user is accessible for viewing or manipulating through out the entire life cycle of an equity order transaction depending on the user’s role in the transaction. The hardware and software elements of Claim 10 have also been amended to further define the elements function as related to the system, which clarifies the relation between Claim 10 and Claim 6. For example, the Examiner’s attention is drawn specifically to the “user profile and session manager that manages the user’s profile information, authorizes the user’s role, determines which transaction information is available to a user for manipulation, and determines the data display format of the transaction to the user” and the “transaction manager that manages how the transaction will interact with a user comprising: receiving transaction request...; forwarding transactions...to transaction execution modules; and transmitting a presentation request...”. The amendments to Claim 10 are supported throughout the specification and drawings of the application as filed. For example, the amendments are supported in at least Figure 4, 8A and 8B and 9A-9C and their descriptions.

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CONCLUSION

Applicant has endeavored to address all of the Examiner's concerns as expressed in the outstanding Office Action. Accordingly, amendments to the claims, the reasons therefore, and arguments in support of the patentability of the pending claim set are presented above. Any claim amendments which are not specifically discussed in the above remarks are made in order to improve the clarity of claim language, to correct grammatical mistakes or ambiguities, or to otherwise improve the capacity of the claims to particularly and distinctly point out the invention to those of skill in the art.


In light of the above amendments and remarks, reconsideration and withdrawal of the outstanding rejections is specifically requested. If the Examiner finds any remaining impediment to the prompt allowance of these claims that could be clarified with a telephone conference, the Examiner is respectfully requested to initiate the same with the undersigned.

Please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.

Respectfully submitted,

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Dated: 8/8/05

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AMENDMENTS TO THE DRAWINGS

Please find replacement drawing of FIG. 3 attached.